

Personal Accident Insurance

Insurance Product Information Document

Company: AWP P&C SA, registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no: 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA website

Product: Lime Personal Accident Insurance

Policy Period (01 March 2024- 28 February 2025)

This document provides a summary of key information about the Lime Personal Accident Insurance and doesn't take into consideration your specific demands and needs. Full terms and conditions are provided in the documents relating to the insurance contract.

What is this type of Insurance?

Lime Personal Accident Insurance Policy covers individuals (beneficiaries) who:

- Rent a Lime Unit through the Lime Application; or
- Use a Lime Unit with the explicit consent of a registered user of the Lime Application.



What is insured?

The Policy provides the following personal accident covers to Beneficiaries who:

- Rent a Lime Unit through the Lime Application; or
- Use a Lime Unit with the explicit consent of a registered user of the Lime Application for:

- ✓ **Permanent Disability** - Up to £42,735 (depending on the degree of the injury) for Permanent Disability caused by a road accident while using a Lime unit.
- ✓ **Death** - £42,735 for death caused by a road accident while using a Lime Unit.



What is not insured?

- ✗ Any Accident that does not arise from the use of a Lime Unit.
- ✗ Any Accident that is not a road accident.
- ✗ Permanent Disability which falls below the threshold of a 15% disability.
- ✗ The Unauthorised Use of a Lime Unit including improper use of a customer's log-in credentials or commercial use of the Lime Unit.
- ✗ Damages caused when riding a Lime Unit with passengers or animals.
- ✗ Claims caused under the influence of alcohol/medicine/drugs above the locally allowed limit or, in the case of medicine, above the prescribed dosage.
- ✗ Any road accident caused:
 - intentionally by a Beneficiary; or
 - resulting from:
 - participating in a crime;
 - committing an offense; or
 - being involved in a fight (except in cases of self-defence).
- ✗ Any claims resulting from, arising out of or relating to any pandemic outbreak including the COVID-19 virus.



Are there any restrictions on cover?

- ! The insured individual must be aged 18 years or older.
- ! There are General conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy.



Where am I covered?

- ✓ The insurance is valid only in the United Kingdom.



What are my obligations?

- You must comply with the Insurance Terms and Conditions.
- In the event of a claim, you must follow all medical advice in order to assist your recovery.



When and how do I pay?

Lime pays the insurance premium. There is no additional charge for you.



When does the cover start and end?

The cover starts when you start a rental of a Lime Unit through the Lime Application and finishes with the end of such rental.



How do I cancel the contract?

You cannot withdraw from the Personal Accident Insurance, it is an integral part of the Lime Unit rental offer